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Patent Application Serial No. 10/660,744

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims:

Claim 1 (currently amended): A settlement processing apparatus for transmitting/receiving information via a communicator between a communication terminal owned by a customer and a checkout terminal owned by an organization executing a business transaction with the customer, the checkout terminal generating a purchase data concerning contents of a debt and including purchased items data for identifying the purchase data, the settlement processing apparatus performing a settlement processing for settling [[a]] the debt, issued by a business transaction with a customer, comprising:

a customer identification data attaining section which attains customer identification data for identifying the customer from the communication terminal via the communicator;

a purchase data attaining section which attains purchase data concerning contents of the debt from the communication terminal or the checkout terminal through the communicator;

a data storage which stores customer-specific data including the customer identification data and specifying the customer;

an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and

a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, [[if]] when the authentication section authenticates the customer identification data, and which processes settlement completion [[data]] code indicating that the processing is

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completed, after the processing is completed, making transmitting the settlement completion
[[data]] code and the purchased items data.

~~be able to be notified to the customer~~

Claim 2 (currently amended): The settlement processing apparatus according to claim 1,
wherein

the purchase data is transmitted from the checkout terminal being associated with the
customer identification data,

the authentication section determines whether the customer identification data transmitted
by the communication terminal is the same as the customer identification data transmitted by the
checkout terminal, and

when the customer identification data transmitted by the communication terminal is
determined to be the same as the customer identification data transmitted by the checkout
terminal, the authentication section compares the customer identification data with the customer-
specific data.

~~the customer identification data attaining section attains the customer identification data
from at least one of a communication terminal owned by the customer and capable of
transmitting/receiving data, and a checkout terminal which is owned by an organization and
generates the purchase data concerning the contents of the debt, the organization serving the
business transaction, and~~

~~the purchase data attaining section attains the purchase data from at least one of the
communication terminal and the checkout terminal.~~

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Claim 3 (currently amended): [[A]] The settlement processing apparatus according to claim 1, wherein

the purchase data is transmitted from the checkout terminal to the communication terminal, the communication terminal transmitting the purchased items data and the customer identification data to the customer identification data attaining section and the authentication section respectively,

the checkout terminal transmits the purchase data to the purchase data attaining section, the authentication section determines whether the purchased items data transmitted by the communication terminal is the same as the purchased items data contained in the purchase data transmitted by the checkout terminal, and

when the purchased items data transmitted by the communication terminal is determined to be the same as the purchased items data contained in the purchase data transmitted by the checkout terminal, the authentication section compares the customer identification data with the customer-specific data.

for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

a customer identification data attaining section which attains customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

a purchase data attaining section which attains the purchase data from at least one of the communication terminal and the checkout terminal;

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a data storage which stores customer-specific data including the customer identification data and specifying the customer;

an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and

a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data;

Claim 4 (original): The settlement processing apparatus according to claim 2, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which stores the customer identification data and the purchase data attained via the terminal communicator, with the customer identification data and the purchase data associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the communication terminal storage.

Claim 5 (canceled)

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Claim 6 (currently amended): The settlement processing apparatus according to claim 4, comprising a storage which stores the customer identification data and the purchase data attained from the communication terminal storage of the communication terminal, wherein

the purchase data includes purchase identification purchased items data which identifies the purchase data,

after the purchase data attaining section attains the purchase data from the communication terminal storage of the communication terminal, the purchase data attaining section further attains the ~~purchase identification~~ purchased items data from the checkout terminal,

the authentication section determines whether the ~~purchase identification~~ purchased items data attained from the checkout terminal by the purchase data attaining section is equal to the ~~purchase identification~~ purchased items data included in the purchase data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data corresponding to the ~~purchase identification~~ purchased items data and stored in the storage with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

Claim 7 (canceled)

Claim 8 (original): The settlement processing apparatus according to claim 2, wherein

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the checkout terminal comprises an input section for inputting the customer identification data, and a checkout terminal storage which stores the customer identification data inputted by the input section, and the purchase data, with both associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the checkout terminal storage of the checkout terminal.

Claim 9 (canceled)

Claim 10 (original): The settlement processing apparatus according to claim 8, comprising a storage which stores the customer identification data and the purchase data attained from the checkout terminal storage of the checkout terminal, wherein

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which stores the customer identification data,

after the customer identification data attaining section attains the customer identification data from the checkout terminal storage of the checkout terminal, the customer identification data attaining section further attains the customer identification data stored in the communication terminal storage of the communication terminal,

the authentication section determines whether the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the customer identification data stored in the storage, and if both are determined to be equal, the authentication section compares the customer

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identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

Claim 11 (canceled)

Claim 12 (original): The settlement processing apparatus according to claim 8, wherein the checkout terminal comprises a checkout terminal storage which stores the customer identification data,

the checkout terminal determines whether the customer identification data inputted by the input section is equal to the customer identification data stored in the checkout terminal storage, and

if both are determined to be equal by the checkout terminal, the customer identification data attaining section attains the customer identification data.

Claim 13 (canceled)

Claim 14 (original): The settlement processing apparatus according to claim 2, wherein the customer identification data is data specific to the communication terminal, the communication terminal comprises a communication terminal storage which stores the customer identification data,

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the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and the purchase data attaining section attains the purchase data from the checkout terminal.

Claim 15 (canceled)

Claim 16 (original): The settlement processing apparatus according to claim 14, wherein

the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the checkout terminal comprises a checkout terminal storage which stores the purchase data and the customer identification data attained via the terminal communicator, with the purchase data and the customer identification data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the customer identification data,

the authentication section determines whether the customer identification data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

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if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 17 (canceled)

Claim 18 (currently amended): The settlement processing apparatus according to claim 14, wherein

the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the purchase data includes ~~purchase identification~~ purchased items data which identifies the purchase data,

the communication terminal storage of the communication terminal stores the customer identification data and the ~~purchase identification~~ purchased items data attained by the terminal communicator, with the customer identification data and the ~~purchase identification~~ purchased items data associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the ~~purchase identification~~ purchased items data,

the authentication section determines whether the ~~purchase identification~~ purchased items data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the ~~purchase identification~~ purchased items data included in the purchase data attained from the checkout terminal by the purchase data

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attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 19 (canceled)

Claim 20 (currently amended): The settlement processing apparatus according to claim 14, wherein

the purchase data includes ~~purchase identification~~ purchased items data which identifies the purchase data,

the communication terminal comprises an input section for inputting the ~~purchase identification~~ purchased items data,

the communication terminal storage of the communication terminal stores the ~~purchase identification~~ purchased items data inputted by the input section and the customer identification data, with the ~~purchase identification~~ purchased items data and the customer identification data associated with each other,

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the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the ~~purchase identification~~ purchased items data,

the authentication section determines whether the ~~purchase identification~~ purchased items data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the ~~purchase identification~~ purchased items data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 21 (canceled)

Claim 22 (original): The settlement processing apparatus according to claim 14, wherein

the customer identification data includes principle confirmation data for confirming the customer himself or herself,

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the checkout terminal comprises an input section for inputting the principal confirmation data, and a checkout terminal storage which stores the principal confirmation data inputted by the input section and the purchase data, with the principal confirmation data and the purchase data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the principal confirmation data,

the authentication section determines whether the principal confirmation data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the principal confirmation data included in the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 23 (canceled)

Claim 24 (original): The settlement processing apparatus according to claim 14,
wherein

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the communication terminal and the checkout terminal each have an input section for inputting comparison data which associates the customer identification data with the purchase data,

the customer identification data attaining section attains the customer identification data from the communication terminal, and also attains the comparison data inputted by the input section,

the purchase data attaining section attains the purchase data from the checkout terminal, and also attains the comparison data inputted by the input section,

the authentication section determines whether the comparison data attained by the customer identification data attaining section is equal to the comparison data attained by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 25 (canceled)

Claim 26 (currently amended): The settlement processing apparatus according to claim 2, wherein

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the customer identification data, the customer-specific data, and the purchase data each include residence data concerning residence of at least one of the customer, the communication terminal, and the checkout terminal, and

after completion of the processing for settling the debt, the settlement processing section processes settlement completion [[data]] code indicating that the processing has been completed on the basis of the residence data included in attained data, making at least one of the communication terminal and the checkout terminal be able to notify the customer of the settlement completion [[data]] code.

Claim 27 (canceled)

Claim 28 (original): The settlement processing apparatus according to claim 2, wherein the customer identification data, the customer-specific data, and the purchase data each include residence data concerning residence of at least one of the customer, the communication terminal, and the checkout terminal, and

before performing the processing for settling the debt, the settlement processing section processes settlement content data concerning contents of settlement of the debt, on the basis of the residence data included in attained data, making at least one of the communication terminal and the checkout terminal be able to notify the customer of the settlement content data.

Claim 29 (canceled)

Claim 30 (original): The settlement processing apparatus according to claim 1, wherein the data storage stores the attained purchase data and settlement completion determination data indicating whether the processing for settling the debt on the basis of the

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attained purchase data has been completed, with the attained purchase data and the settlement completion determination data associated with each other, and

before performing the processing for settling the debt, the settlement processing section determines whether the processing for settling the debt has been completed, on the basis of the settlement completion determination data corresponding to the purchase data.

Claim 31 (canceled)

Claim 32 (original): The settlement processing apparatus according to claim 30, wherein

if it is determined that the processing for settling the debt has not yet been completed, the settlement processing section performs the processing for settling the debt, based on the customer identification data authenticated by the authentication section and the attained purchase data.

Claim 33 (canceled)

Claim 34 (original): The settlement processing apparatus according to claim 1, comprising:

a setting input recognition section which recognizes a setting input requesting disclosure of the purchase data by an input operation; and

a notification section which outputs the purchase data, making the customer be able to recognize the purchase data, if the setting input is recognized by the setting input recognition section.

Claim 35 (canceled)

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Claim 36 (currently amended): A settlement processing system which performs a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

a communication terminal owned by a customer that is capable of transmitting/receiving information;

a checkout terminal owned by an organization executing a business transaction with the customer, the checkout terminal generating a purchase data concerning contents of a debt and including purchased items data for identifying the purchase data;

a settlement processing apparatus for settling the purchase information; and
a communicator for allowing information transmission/receipt among the communication terminal, the checkout terminal and the settlement processing apparatus, wherein
the settlement processing apparatus having:

a customer identification data attaining section which attains customer identification data for identifying the customer,

a purchase data attaining section which attains purchase data concerning contents of the debt from the communication terminal or the checkout terminal,

a data storage which stores customer-specific data including the customer identification data and specifying the customer,

an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage [[,]] to authenticate the customer identification data, [[and]]

a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained

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purchase data [[, if]] when the authentication section authenticates the customer identification data, and which processes settlement completion [[data]] code indicating that the processing is completed; [[,]] and

a notifier that, after the processing for settling the debt is completed, making transmits the settlement completion [[data]] code and the purchased items data to the communication terminal,

be able to be notified to the customer;

a communication terminal owned by the customer and capable of transmitting/receiving data;

a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction; and

a communicator which enables transmission/reception of data among the settlement processing apparatus, the communication terminal, and the checkout terminal.

Claim 37 (currently amended): [[A]] The settlement processing system according to claim 36, wherein

the purchase data is transmitted from the checkout terminal being associated with the customer identification data,

the authentication section determines whether the customer identification data transmitted by the communication terminal is the same as the customer identification data transmitted by the checkout terminal, and

when the customer identification data transmitted by the communication terminal is determined to be the same as the customer identification data transmitted by the checkout

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terminal, the authentication section compares the customer identification data with the customer-specific data.

which performs a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

a settlement processing apparatus having: a customer identification data attaining section which attains customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction; a purchase data attaining section which attains the purchase data from at least one of the communication terminal and the checkout terminal; a data storage which stores customer-specific data including the customer identification data and specifying the customer; an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data;

a communication terminal owned by the customer and capable of transmitting/receiving data;

a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction; and

a communicator which enables transmission/reception of data among the settlement processing apparatus, the communication terminal, and the checkout terminal;

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Claim 38 (currently amended): The settlement processing system according to claim 36, wherein

the purchase data is transmitted from the checkout terminal to the communication terminal, the communication terminal transmitting the purchased items data and the customer identification data to the customer identification data attaining section and the authentication section respectively,

the checkout terminal transmits the purchase data to the purchase data attaining section, the authentication section determines whether the purchased items data transmitted by the communication terminal is the same as the purchased items data contained in the purchase data transmitted by the checkout terminal, and

when the purchased items data transmitted by the communication terminal is determined to be the same as the purchased items data contained in the purchase data transmitted by the checkout terminal, the authentication section compares the customer identification data with the customer-specific data.

the checkout terminal can output, to the communication terminal via the communicator, connection command data for connecting the communication terminal to the settlement processing apparatus, enabling transmission/reception of data, and

the communication terminal connects to the settlement processing apparatus via the communicator, upon receipt of the connection command data.

Claim 39 (canceled)

Claim 40 (original): The settlement processing system according to claim 36, wherein the communicator is a network.

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Claim 41 (canceled)

Claim 42 (currently amended): A settlement processing method for performing a settlement processing for settling a debt issued by a business transaction by transmitting/receiving information between a communication terminal owned by a customer that is capable of transmitting/receiving information and a checkout terminal owned by an organization executing the business transaction with the customer. the checkout terminal generating a purchase data concerning contents of the debt and including purchased items data for identifying the purchase data, with a customer, comprising:

providing a settlement processing apparatus for performing the settlement processing, the settlement processing apparatus storing a customer specific data for specifying the customer, the customer specific information including an authentication customer identification data for authenticating the customer;

connecting the communication terminal, the checkout terminal and the settlement processing apparatus with a communicator;

attaining customer identification data for identifying the customer from the communication terminal by the settlement processing apparatus, and purchase data concerning contents of the debt from the communication terminal or the checkout terminal;

comparing the attained customer identification data with customer-specific data including the authentication customer identification data [(.)] which is stored in advance, and specifying the customer, to authenticate the customer identification data; [(and)]

performing the processing for settling the debt, based on the customer identification data and the attained purchase data, [(if)] when the customer identification data is authenticated; [(.)]
and

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transmitting settlement completion [[data]] code indicating that the processing is completed [[.]] and the purchased items data to the communication terminal after the processing for settling the debt is completed,

making the settlement completion data be able to be notified to the customer.

Claim 43 (currently amended): [[A]] The settlement processing method according to claim 42, wherein

the purchase information is transmitted from the checkout terminal while being associated with the customer identification information, and

the authentication section determines whether the customer identification data transmitted by the communication terminal is the same as the customer identification data transmitted by the checkout terminal, and

when the customer identification data transmitted by the communication terminal is determined to be the same as the customer identification data transmitted by the checkout terminal, the settlement processing apparatus performs the comparing,

for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

attaining customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

attaining the purchase data from at least one of the communication terminal and the checkout terminal;

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comparing the attained customer identification data with the customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data, and

performing the processing for settling the debt, based on the authenticated customer identification data and the attained purchase data, if the customer identification data is authenticated.

Claim 44 (currently amended): A settlement processing program for making a computer execute the settlement processing method by transmitting/receiving information between a communication terminal owned by a customer that is capable of transmitting/receiving information and a checkout terminal owned by an organization executing a business transaction with the customer, the checkout terminal generating a purchase data concerning contents of a debt and including purchased items data for identifying the purchase data, comprising the steps of:

providing a settlement processing apparatus for performing the settlement processing, the settlement processing apparatus storing a customer-specific data for specifying the customer, the customer-specific data including an authentication customer identification data for authenticating the customer;

connecting the communication terminal, the checkout terminal and the settlement processing apparatus with a communicator;

attaining customer identification data for identifying the customer from the communication terminal by the settlement processing apparatus, and purchase data concerning contents of the debt from the communication terminal or the checkout terminal;

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comparing the attained customer identification data with ~~customer-specific data including~~ the authentication customer identification data ~~[[,]]~~ which is stored in advance, and specifying ~~the customer,~~ to authenticate the customer identification data; ~~[[and]]~~

performing the processing for settling the debt, based on the customer identification data and the ~~attained~~ purchase data, ~~[[if]]~~ when the customer identification data is authenticated; ~~[[,]]~~ and

transmitting settlement completion ~~[[data]]~~ code indicating that the processing is completed ~~[[,]]~~ and the purchased items data to the communication terminal after the processing for settling the debt is completed,

~~, making the settlement completion data be able to be notified to the customer.~~

Claim 45 (currently amended): ~~[[A]]~~ The settlement processing program for making a computer execute the settlement processing method according to claim 44, wherein: comprising the steps of:-

the purchase information is transmitted from the checkout terminal while being associated with the customer identification data, and

the authentication section determines whether the customer identification data transmitted by the communication terminal is the same as the customer identification data transmitted by the checkout terminal, and

when the customer identification data transmitted by the communication terminal is determined to be the same as the customer identification data transmitted by the checkout terminal, the settlement processing apparatus performs the comparing.

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for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

attaining customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

attaining the purchase data from at least one of the communication terminal and the checkout terminal;

comparing the attained customer identification data with the customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data; and

performing the processing for settling the debt, based on the authenticated customer identification data and the attained purchase data, if the customer identification data is authenticated.

Claim 46 (currently amended): A recording medium which records the settlement processing program in a computer-readable form, the settlement processing program making a computer execute a settlement processing method by transmitting/receiving information between a communication terminal owned by a customer that is capable of transmitting/receiving information and a checkout terminal owned by an organization executing a business transaction with the customer, the checkout terminal generating a purchase data concerning contents of a debt and including purchased items data for identifying the purchase data, having the steps of:

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providing a settlement processing apparatus for performing the settlement processing, the settlement processing apparatus storing a customer-specific data for specifying the customer, the customer-specific data including an authentication customer identification data for authenticating the customer;

connecting the communication terminal, the checkout terminal and the settlement processing apparatus with a communicator;

attaining customer identification data for identifying the customer from the communication terminal by the settlement processing apparatus, and purchase data concerning contents of the debt from the communication terminal or the checkout terminal;

comparing the attained customer identification data with customer-specific data including the authentication customer identification data [[,]] which is stored in advance, and specifying the customer, to authenticate the customer identification data; [[and]]

performing the processing for settling the debt, based on the customer identification data and the attained purchase data, [[if]] when the customer identification data is authenticated; [[,]] and

transmitting settlement completion [[data]] code indicating that the processing is completed [[,]] and the purchased items data to the communication terminal after the processing for settling the debt is completed.

;making the settlement completion data be able to be notified to the customer.

Claim 47 (currently amended): [[A]] The recording medium which records the settlement processing program in a computer-readable form according to claim 46, wherein:

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the settlement processing program making a computer execute a settlement processing method having the steps of:-

the purchase information is transmitted from the checkout terminal while being associated with the customer identification data, and

the authentication section determines whether the customer identification data transmitted by the communication terminal is the same as the customer identification data transmitted by the checkout terminal, and

when the customer identification data transmitted by the communication terminal is determined to be the same as the customer identification data transmitted by the checkout terminal, the settlement processing apparatus performs the comparing,

for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

attaining customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

attaining the purchase data from at least one of the communication terminal and the checkout terminal;

comparing the attained customer identification data with the customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data; and

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performing the processing for settling the debt, based on the authenticated customer identification data and the attained purchase data, if the customer identification data is authenticated.

Claim 48 (new): The settlement processing method according to claim 42, wherein the purchase data is transmitted from the checkout terminal to the communication terminal, the communication terminal transmitting the purchased items data and the customer identification data to the customer identification data attaining section and the authentication section respectively,

the checkout terminal transmits the purchase data to the purchase data attaining section, the authentication section determines whether the purchased items data transmitted by the communication terminal is the same as the purchased items data contained in the purchase data transmitted by the checkout terminal, and

when the purchased items data transmitted by the communication terminal is determined to be the same as the purchased items data contained in the purchase data transmitted by the checkout terminal, the settlement processing apparatus performs the comparing.